

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Joseph J. Scarpati  
Melanie Scarpati**Case No.: **20-23243**Judge: **Stacey L. Miesel**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original  
☐ Motions Included☒ Modified/Notice Required  
☐ Modified/No Notice RequiredDate: **February 5, 2022**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLS Initial Debtor: JJS Initial Co-Debtor MS

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 552.00 Monthly to the Chapter 13 Trustee, starting on December 1, 2021 for approximately 49 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☒ Other sources of funding (describe source, amount and date when funds are available): \$3,600 .00 has been paid into the plan during months 1-11. Debtor to continue payments in Part 1(a) for the remaining 49 months of the plan.
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota LLP	Administrative Fees	5,060.00-Pursuant to fee application to be submitted to the court
IRS	Taxes and certain other debts	7,806.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing	37 Bellot Road Ringwood, NJ 07456	2,146.27	0	2,146.27 (as per Consent Order)	2,660.72

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**CSC LOGIC/ALLI BANK - Car Loan (Claim No. 7)**

**Pentagon Federal Credit Union- Car Loan (Claim No. 3)**

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** x **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **Sept 24, 2021**

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Increase Plan Payment.	Part1a plan payment amount ; Part 1b how much has been paid into the plan; Part 4f - update name of secured creditor.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 5, 2022

/s/ Joseph J. Scarpati

**Joseph J. Scarpati**

Debtor

Date: February 5, 2022

/s/ Melanie Scarpati

**Melanie Scarpati**

Joint Debtor

Date: February 5, 2022

/s/ David L. Stevens

**David L. Stevens 034422007 NJ**

Attorney for the Debtor(s)

In re:  
Joseph J. Scarpati  
Melanie Scarpati  
Debtors

Case No. 20-23243-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Feb 08, 2022

Form ID: pdf901

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph J. Scarpati, Melanie Scarpati, 37 Bellot Road, Ringwood, NJ 07456-2801
519038598	+ Csc Logic/ally Bank, P.o. Box 9014, Coppell, TX 75019-9014
519071064	Emergency Physician Associates North Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
519071061	NJ ACUTE CARE SPECIALISTS PROFESSIONAL CORP, PO Box 1123, Minneapolis, MN 55440-1123
519038603	+ NJ Doctors Urgent Care, 620 Route 23 North, Pompton Plains, NJ 07444-1486
519038607	+ Phoenix Healthcare Services, 417 12th St West, Suite 218, Bradenton, FL 34205-7850
519038608	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Englewood, CO 80111-4720
519050537	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519273218	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
519038615	+ Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 08 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519038589	+ Email/Text: backoffice@affirm.com	Feb 08 2022 20:32:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038593	Email/Text: ally@ebn.phinsolutions.com	Feb 08 2022 20:32:00	Ally Financial, POB 130424, Saint Paul, MN 55113-0004
519038594	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2022 20:37:20	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519050601	+ Email/PDF: ebn_ais@aisinfo.com	Feb 08 2022 20:37:21	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519038595	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2022 20:37:14	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519038596	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2022 20:37:07	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519038597	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2022 20:37:22	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519038599	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2022 20:32:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519043434	Email/Text: mrdiscen@discover.com	Feb 08 2022 20:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-2

User: admin

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Date Rcvd: Feb 08, 2022

Form ID: pdf901

Total Noticed: 45

519038601	+ Email/Text: mrdiscen@discover.com	Feb 08 2022 20:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519229524	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2022 20:32:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519100214	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 08 2022 20:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519038602	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2022 20:32:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519044211	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2022 20:37:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519042170	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2022 20:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519038606	Email/Text: bkrgeneric@penfed.org	Feb 08 2022 20:32:00	Pentagon Federal Credit Union, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313
519109058	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2022 20:37:06	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519107097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2022 20:37:13	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519108987	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2022 20:37:14	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519109993	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2022 20:37:21	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
519109995	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2022 20:37:05	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519187317	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2022 20:32:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519227793	+ Email/Text: bnc-quantum@quantum3group.com	Feb 08 2022 20:32:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
519046237	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2022 20:32:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519038609	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:20	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519108411	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:20	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039791	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519038611	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:12	Synchrony Bank/Amazon, 170 Election Road, Ste. 125, Draper, UT 84020-6425
519038610	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:12	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519038612	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:05	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519038613	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:04	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519038614	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2022 20:37:04	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519046633	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2022 20:32:00	U.S. Department of Education c/o Nelnet, 121 S



District/off: 0312-2

User: admin

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Date Rcvd: Feb 08, 2022

Form ID: pdf901

Total Noticed: 45

13th St, Suite 201, Lincoln, NE 68508-1911

TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519038604		Pentagon Federal Cr Un
519038605		Pentagon Federal Cr Un
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519038590	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038591	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038592	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038600	*+	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519227792	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519187318	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519273217	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Joseph J. Scarpato dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria&#064
David L. Stevens	on behalf of Joint Debtor Melanie Scarpato dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria&#064
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5